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B1 (Official Form 1)(04/13)					Jannon	~	90 ± 01						
United States Bankruptcy Co Northern District of Illinois											luntary	Petition	
Name of Debtor (if individual, enter Last, First, Middle):  Duggan, William						Name	of Joint De	ebtor (Spouse	) (Last, First	, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. (if more than one, state all)	or Indiv	vidual-Taxpa	yer I.D. (	ITIN)/Comp	olete EIN	Last f	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)						
Street Address of Debtor (N 15526 S Hamlin Markham, IL	lo. and S	street, City, a	nd State):	:		Street	Street Address of Joint Debtor (No. and Street, City, and State):						
				Г	ZIP Cod 60428	e						ZIP Code	
County of Residence or of t	the Princ	ipal Place of	Business		00428	Count	y of Reside	ence or of the	Principal Plan	ace of Busi	ness:		
Mailing Address of Debtor 9138 S Tulley Oak Lawn, IL	(if differ	ent from stre	et address	s):		Mailii	g Address	of Joint Debt	or (if differe	nt from stre	eet address):		
• • • • • • • • • • • • • • • • • • •				_	ZIP Cod	e						ZIP Code	
Location of Principal Asset (if different from street add	Location of Principal Assets of Business Debtor (if different from street address above):												
Type of De		one box)		Nature o	f Busines	S	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)						
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)						as defined	Chapter 7					eding Recognition	
Chapter 15 D	Debtors		Other							e of Debts k one box)			
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:			Tax-Exempt Entity (Check box, if applicable)  □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			ble) ization States	Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for						
Filing	Fee (Ch	neck one box	)		Checl	one box:		Chap	ter 11 Debt	ors		-	
□ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must are 1 Check all 4 captions of the court's consideration. See Official Form 3B.					Debtor is not a if: Debtor's agg are less than a all applicabl A plan is bei	a small busing regate nonco \$2,490,925 (each boxes: any filed with	amount subject	defined in 11 to ated debts (exc to adjustment	U.S.C. § 1010 cluding debts t on 4/01/16 a	(51D). s owed to insicand every three	ders or affiliates)  ee years thereafter).  editors,		
Statistical/Administrative	Informs	ation						S.C. § 1126(b).			FOR COURT	· 	
■ Debtor estimates that fu □ Debtor estimates that, at there will be no funds at	nds will fter any e	be available exempt prope	erty is exc	cluded and a	administra		es paid,			SI ACE IS I	TOR COURT	USE OINE I	
	_	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000					
\$50,000 \$100,000 \$5	00,001 to 500,000	\$500,001 to \$1	\$1,000,001 o \$10 million	\$10,000,001 to \$50 million	\$50,000,000 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion					
\$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$						\$500,000,001 to \$1 billion							

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Duggan, William (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Northern District of Illinois 14-04621 2/14/14 Date Filed: Location Case Number: Where Filed: See Attachment Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Bennie W Fernandez May 6, 2015 Signature of Attorney for Debtor(s) (Date) **Bennie W Fernandez** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 11 Document **B1** (Official Form 1)(04/13)

### Voluntary Petition

(This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ William Duggan

Signature of Debtor William Duggan

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 6, 2015

Date

#### Signature of Attorney\*

#### X /s/ Bennie W Fernandez

Signature of Attorney for Debtor(s)

#### Bennie W Fernandez

Printed Name of Attorney for Debtor(s)

#### Fernandez & Associates

Firm Name

108 Madison Oak Park, IL 60302

Address

### Email: bennie161@sbcglobal.net

708-386-1812 Fax: 708-386-2014

Telephone Number

May 6, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Duggan, William

#### **Signatures**

#### Signature of a Foreign Representative

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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In re	William Duggan	Case No

Debtor

# FORM 1. VOLUNTARY PETITION Prior Bankruptcy Cases Filed Attachment

Location Where Filed	<u>Case Number</u>	Date Filed
Northern District of Illinois	13-34811	08/30/13
Northern District of Illinois	13-05270	02/12/13
Northern District of Illinois	12-25221	06/25/12
Northern District of Illinois	12-05516	02/15/12
Northern District of Illinois	09-18148	05/19/09

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	William Duggan		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2							
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or me deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.								
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.								
I certify under penalty of perjury that the information provided above is true and correct.								
Signature of Debtor:	/s/ William Duggan William Duggan							
Date: May 6, 2015								

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B6D (Official Form 6D) (12/07)

In re	William Duggan	Case No
-		Debtor

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1561022105650  Chase Po Box 24696 Columbus, OH 43224		_	Opened 1/30/03 Last Active 1/01/12 15526 S. Hamlin Markham, IL 60428	T	A T E D			
			Value \$ 125,000.00				109,811.00	0.00
Account No. 1560060982329			Opened 10/12/05 Last Active 4/13/10	H				3.00
Chase Po Box 24696 Columbus, OH 43224		_	6737 Calistoga Circle Orange, FL 32168					
			Value \$ 125,000.00				86,684.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
O continuation sheets attached Subtotal (Total of this page)							196,495.00	0.00
Total (Report on Summary of Schedules)							196,495.00	0.00

Bank Of America Po Box 1598 Norfolk, VA 23501

Bank Of America Po Box 982238 El Paso, TX 79998

Cap One Po Box 85520 Richmond, VA 23285

Chase Po Box 24696 Columbus, OH 43224

Chase Po Box 24696 Columbus, OH 43224

Chase Bank One Card Serv 2500 Westfield Dri Elgin, IL 60124

City of Chicago 121 N LaSalle Street Room 107 A Chicago, IL 60602

Enhancrcvrco 8014 Bayberry Rd Jacksonville, FL 32256

FIA Card Member Services 55th & Holmes Clarendon Hills, IL 60514

Gecrb/Jcp Po Box 984100 El Paso, TX 79998

Gecrb/Jcp

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc/Carsn Po Box 15521 Wilmington, DE 19805

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Integra Bank Na
21 Se 3rd St
Evansville, IN 47708

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

LVNV Funding LLc P.O. Box 740281 Houston, TX 77274

Medical Business Bureau 1460 Renaissance Drive Park Ridge, IL 60068

Medical Business Bureau 1460 Renaissance Park Ridge, IL 60068

Medical Business Bureau 1460 Renaissance Drive Park Ridge, IL 60068

Medical Business Bureau 1460 Renaissance Drive Park Ridge, IL 60068 Medical Business Bureau 1460 Renaissance Drive Park Ridge, IL 60068

Merrick Bank Po Box 9201 Old Bethpage, NY 11804

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Peoplesene 130 E. Randolph Drive Chicago, IL 60601

Peoplesene 130 E. Randolph Drive Chicago, IL 60601

Peoplesene 130 E. Randolph Drive Chicago, IL 60601

Portfolio Recvry&Affil 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Ridge Country Club C/o Edgerton & Edgerton 125 Wood Street P.O. box 218 West Chicago, IL 60186

Sears/Cbna Po Box 6189 Sioux Falls, SD 57117 Unifund 10625 Techwoods Circle Cincinnati, OH 45242

Unifund 10625 Techwoods Circle Cincinnati, OH 45242